

**United States Bankruptcy Court**  
**District of Maryland**

In re Harry George Fulford, II

Debtor(s)

Case No.

Chapter 13

**CHAPTER 13 PLAN**

☒ Original Plan☐ Amended Plan☐ Modified Plan

The Debtor proposes the following Chapter 13 plan and makes the following declarations:

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee, and the Debtor will pay as follows (select only one):
  - a. \$ 620.00 per month for a term of 60 months. OR
  - b. \$ \_\_\_\_\_ per month for \_\_\_\_\_ month(s),  
 \$ \_\_\_\_\_ per month for \_\_\_\_\_ month(s),  
 \$ \_\_\_\_\_ per month for \_\_\_\_\_ month(s), for a total term of \_\_\_\_\_ months. OR
  - c. \$ \_\_\_\_\_ per month prior to confirmation of this plan, and \$ \_\_\_\_\_ per month after confirmation of this plan, for a total term of \_\_\_\_\_ months (if this option is selected, complete 2.e.i.).
2. From the payments received, the Trustee will make the disbursements described below:
  - a. Allowed unsecured claims for domestic support obligations and Trustee's commissions.
  - b. Administrative claims under 11 U.S.C. § 507(a)(2), including attorney's fee balance of \$ 3000.00 (unless allowed for a different amount upon prior or subsequent objection).
  - c. Claims payable under 11 U.S.C. § 1326(b)(3). Specify the monthly payment: \$ 0.00.
  - d. Other priority claims defined by 11 U.S.C. § 507(a)(3) - (10). The Debtor anticipates the following claims:

Claimant	Amount of Claim
City of Balt, Dept of Finance	1,600.00

- e. Concurrent with payments on non-administrative priority claims, the Trustee will pay secured creditors as follows:
  - i. Until the plan is confirmed, adequate protection payments and/or personal property lease payments on the following claims will be paid directly by the Debtor; and, after confirmation of the plan, the claims will be treated as specified in 2.e.ii or 2.e.iii, below (designate the amount of the monthly payment to be made by the Debtor, and provide the redacted account number (last 4 digits only), if any, used by the claimant to identify the claim):

Claimant	Redacted Acct. No.	Monthly Payment
-NONE-		

- ii. Pre-petition arrears on the following claims will be paid through equal monthly amounts under the plan while the Debtor maintains post-petition payments directly (designate the amount of anticipated arrears, and the amount of monthly payment for arrears to be made under the plan):

Claimant	Anticipated Arrears	Monthly Payment	No. of Mos.
Washington Mutual Home	25,000.00	558.00	44

- iii. The following secured claims will be paid in full, as allowed, at the designated interest rates

through equal monthly amounts under the plan:

Claimant	Amount	% Rate	Monthly Payment	No. of Mos.
-NONE-				

- iv. The following secured claims will be satisfied through surrender of the collateral securing the claims (describe the collateral); any allowed claims for deficiencies will be paid pro rata with general unsecured creditors; upon confirmation of the plan, the automatic stay is lifted, if not modified earlier, as to the collateral of the listed creditors:

Claimant	Amount of Claim	Description of Collateral
-NONE-		

- v. The following secured claims are not affected by this plan and will be paid outside of the plan directly by the Debtor:

Claimant
-NONE-

- vi. If any secured claim not described in the previous paragraphs is filed and not disallowed, that claim shall be paid or otherwise dealt with outside of the plan directly by the Debtor, and it will not be discharged upon completion of the plan.
- f. After payment of priority and secured claims, the balance of funds will be paid pro rata on allowed general, unsecured claims. (If there is more than one class of unsecured claims, describe each class.)

3. The amount of each claim to be paid under the plan will be established by the creditor's proof of claim or superseding Court order. The Debtor anticipates filing the following motion(s) to value a claim or avoid a lien. (Indicate the asserted value of the secured claim for any motion to value collateral.):

Claimant	Amount of Claim	Description of Property
-NONE-		

4. Secured Creditors will retain their liens until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or discharge under § 1328; and if the case is dismissed or converted without completion of the plan, the lien shall also be retained by such holders to the extent recognized under applicable nonbankruptcy law.
5. The following executory contracts and/or unexpired leases are assumed (or rejected, so indicate); any unexpired lease with respect to personal property that has not previously been assumed during the case, and is not assumed in the plan, is deemed rejected and the stay of §§ 362 and/or 1301 is automatically terminated:

Other Party	Description of Contract or Lease	Assumed or Rejected
-NONE-		

6. Title to the Debtor's property shall revert in the Debtor when the Debtor is granted a discharge pursuant to 11 U.S.C. § 1328, or upon dismissal of the case, or upon closing the case.

Date August 23, 2007

Signature /s/ Harry George Fulford, II  
Harry George Fulford, II  
Debtor

Attorney /s/ Antonio Aquia  
Antonio Aquia, 26198

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**PRE-CONFIRMATION CERTIFICATION**

Debtor(s) hereby certify under penalty of perjury that the following are true and correct:

1. Debtor(s) has/have paid all fees, charges, and amounts required under 28 U.S.C. § 1930 and Appendix thereto (Miscellaneous Fee Schedule), or by the plan (i.e. adequate protection payments) to be paid before confirmation.
2. Debtor(s) has/have paid all amounts that are required under a domestic support obligation and that first became payable after the date of the filing of the petition, if applicable.
3. Debtor(s) has/have filed all applicable Federal, State, and Local tax returns with the appropriate taxing authorities for all taxable periods ending during the 4-year period ending on the date of the filing of the petition.

Debtor(s) affirm that the plan is proposed in accordance with 11 U.S.C. § 1325 and request said plan to be confirmed.

Date August 23, 2007

Signature /s/ Harry George Fulford, II  
Harry George Fulford, II  
Debtor